



# Arlington Housing Stability Program

## Application Guide

### ABOUT THE ARLINGTON HOUSING STABILITY PROGRAM

The Town of Arlington is administering an emergency rent and mortgage assistance program utilizing funds distributed to the Town through the American Rescue Plan Act. This assistance is offered to Arlington households that rent or own their home and have a demonstrated negative financial impact related to the COVID-19 pandemic.

### ABOUT THIS GUIDE

This guide will help you complete the Arlington Housing Stability Program application form and understand the process for requesting assistance. ***Please review this guide before starting your pre-application.***

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## 1. Who is eligible for the program?

Applicants must meet the following criteria to be eligible for the Arlington Housing Stability Program:

- ✓ Have a primary residence in Arlington, Massachusetts, where they reside for more than 50% of the year.
- ✓ Have a total household income at or below 100% Area Median Income (see Question 8 to determine your income level).
- ✓ Be able to demonstrate a documented financial hardship caused by the COVID-19 pandemic (requirement waived for applicants with income at or below 40% of the Area Median Income).
- ✓ For homeowners to be eligible there must not be a municipal lien on the property

## 2. How do I apply?

The application process has several phases. Applications will be accepted until 12/31/22 or until all funds have been allocated, whichever comes first. Applicants may apply once during this period.

**Application Phase:** Eligible households may complete an application form. The form is estimated to take 20 minutes, and is available online at [www.surveymonkey.com/r/ARPA-AHSP](http://www.surveymonkey.com/r/ARPA-AHSP). Applications may also be picked up from the Department of Planning and Community Development at Town Hall, 730 Massachusetts Ave, Arlington, MA 02474.

When you open the application form, you will be asked questions related to your household, income, housing situation, and financial hardship related to Covid-19. Applicants with income at or below 40% of the Area Median Income (AMI) will be able to upload proof of income as part of their application. Applicants with income above 40% AMI will be contacted by the Town's certification specialist, SEB Housing, who will conduct income verification. See Question 8 to determine your income level. See Question 11 to see what documentation you will need to submit.

Applications will be reviewed on a rolling basis. You can expect to hear back from the Town of Arlington or our contractor within 3 weeks of submitting your application. Please note that submission of an application does not guarantee you will receive assistance.

**Income & Financial Hardship Verification Phase:** Applicants with income at or below 40% AMI will be contacted by the Town of Arlington within 3 weeks of the submission of their application. If additional documentation is needed, it will be asked at this time. Otherwise, the applicant will move forward to the approval phase.

Applicants with incomes over 40% AMI will be contacted by the Town of Arlington's certification specialist, SEB Housing. Applicants will have 7 days after notification to submit the requested income and financial hardship documentation.

**Approval Phase:** The Town of Arlington will notify approved applicants, along with their landlord or mortgage servicer, of the applicant's approval. Landlords or mortgage servicers will be required to submit a Form W-9 to the Town of Arlington, which will enable the Town to cut a check.

**Grant Award:** Generally, checks for approved applicants will be sent to landlords or mortgage servicers within 30 days of the applicant's approval. However, the timeline may be delayed if the applicant, landlord, or mortgage loan servicer does not provide the requested information in a timely manner. Payments are made by check and mailed to the landlord or mortgage loan servicer. Upon receipt of payment, the landlord or mortgage loan servicer must provide a receipt to their tenant or client, detailing the period which the assistance covers.

## 3. What do I do if I can't fill out the form online because of a disability, lack of Internet access, a language barrier, or some other reason?

If you need assistance completing the form, you may contact [covidrelief@town.arlington.ma.us](mailto:covidrelief@town.arlington.ma.us) or 791-3166-3094. Please include your name, address, and phone number. If you do not speak English, please indicate the language you speak and the Town will provide interpretation services through a third party.

## 4. What type and amount of assistance is available?

Eligible households will receive assistance of up to \$2,500 per month for up to three months of assistance. Monthly assistance will be no more than the actual amount of your monthly rent or mortgage. Assistance is paid in the form of a check and mailed to the landlord or mortgage loan servicer.

**5. If I apply, will I receive assistance?**

There is no guarantee that eligible applicants will receive assistance. The Town reserves the right to fund eligible applicants at lower levels or for fewer months than requested in order to ensure a fair allocation of funds.

**6. How do I calculate my household size?**

A “household” is defined as an individual or two or more persons who will live in a unit as their primary residence and who are related by blood, marriage, law, or who have otherwise evidenced a stable inter-dependent financial relationship. Include any spouse, partner, parent, sibling, child, cousin, or other family member or friend who lives with you *and* has a stable, interdependent financial relationship with you. If someone in your household lives in multiple locations, count them as part of your household if they live with you more than half of the time.

Roommates who are not related by blood, marriage, or law, and who have not otherwise evidenced a stable inter-dependent financial relationship are generally not considered part of the same household. These individuals may apply as one-person households.

**7. How do I calculate my gross household income?**

For this program, a household’s income is the total income they earned from ALL sources of income in either the 2020 or 2021 calendar year. If a household’s income was over 100% AMI in the 2020 or 2021 calendar year, they also have the option of applying using their current annual income (i.e. current income projected over the next 12 months). Income includes, but is not limited to the pre-taxed total of: wages, child support, alimony, overtime pay, bonuses, unemployment, severance pay, part-time employment, matured bonds, monies received in court settlements, and actual or imputed interest and dividends on bank accounts and other assets. ALL SOURCES OF INCOME ARE COUNTED with the exception of income from employment for household members under the age of 18 and any income over \$480/year for full time students who are dependents (but note that all such income must still be documented even if it is exempt from the household income calculation).

If the applicant’s income indicates they earn more than 40% of the area median income (*See Question 8*), the Town’s contracted income certification specialist will conduct a full certification using a Program Certification Application. The documentation required to support your income claims is outlined in the Program Certification Application.

**8. How do I know if I earn less than or more than 40% or 100% of the area median income?**

The table below, sourced from the U.S. Department of Housing and Urban Development, can be used to determine your income compared with the Area Median Income. Households with incomes at or below 100% of the Area Median Income are eligible for up to three months of assistance.

Number of people in Household	Household Income 40% Area Median Income or Less: <i>Eligible for expedited application</i>	Household Income 100% Area Median Income or Less: <i>Eligible for regular application</i>	Household Income More than 100% Area Median Income: <i>Not eligible for program</i>
1	\$37,600	\$98,200 or less	\$98,201 or more
2	\$42,960	\$112,200 or less	\$112,201 or more
3	\$48,320	\$126,200 or less	\$126,201 or more
4	\$53,680	\$140,200 or less	\$140,201 or more
5	\$58,000	\$151,500 or less	\$151,501 or more
6	\$65,823	\$162,700 or less	\$162,701 or more
7	\$74,222	\$173,900 or less	\$173,901 or more

**9. What is considered a negative financial impact related to Covid-19?**

There are a variety of negative financial impacts that are considered eligible, but the reason for it *must* be related to COVID-19 and it *must* be documented. Examples include: job loss, job furlough or loss of hours worked, extended time off of work due to a COVID-19 diagnosis, increased medical or childcare expenses above pre-pandemic expenses, funeral expenses, reduction in self-employment income, or reduction in rental income. If none of these describes something your household experienced, but you believe that you are eligible, complete the “Other negative financial impact related to Covid-19” section in the application. Please note that Covid-19 testing costs and termination from employment or declined employment opportunities due to an applicant voluntarily opting out of Covid-19 vaccination for personal reasons are not considered eligible financial hardships in this program. Applicants will be required to submit documentation demonstrating the negative financial impact.

**10. How soon will I receive the assistance? What month will the assistance apply to?**

After an applicant has been approved, the Town will generally provide payment to landlords or loan servicers within 30 days. This timeline is dependent on how quickly the applicant submits any additional documentation. Payments are made by check and mailed to the landlord or mortgage loan servicer. Please note that the Town is unable to expedite payments. The assistance will apply to rental or mortgage bill(s) that are past due or are due after the approval letter has been sent. If you have received assistance from another source, you must be certain that it is covering a different month's rent or mortgage payment.

**11. What documents will I need to submit?**

While your exact situation may vary, households will generally be required to provide the following upon request.

<b>Application Submission Requirements</b>	
<b>Renter Households</b>	<b>Homeowner Households</b>
A copy of your current lease/rental agreement AND Landlord name and contact information.	A copy of your most recent mortgage statement AND Loan servicer's name and contact information.
<u><b>Arlington, MA Residency:</b></u> To verify your current Arlington residency, you will need to provide <u>one</u> of the following documents: A copy of your lease OR a copy of your most recent mortgage statement OR a copy of your driver's license OR a copy of a utility bill that includes your name and address (Utility bills can be gas, electric, oil or cable but not cell phones).	<u><b>Arlington, MA Residency:</b></u> To verify your current Arlington residency, you will need to provide <u>one</u> of the following documents: A copy of your lease OR a copy of your most recent mortgage statement OR a copy of your driver's license OR a copy of a utility bill that includes your name and address (Utility bills can be gas, electric, oil or cable but not cell phones).
<u><b>Income at or below 40% AMI:</b></u> Proof of household income. You will be required to submit <u>one</u> of the following: A copy of your 2020 or 2021 Tax Returns OR a copy of your SNAP approval letter from 2021 or 2022 OR a copy of your approval for Transitional Aid to Families with Dependent Children (TAFDC) OR a copy of your approval for Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) OR IF your landlord is the Arlington Housing Authority OR the Housing Corporation of Arlington OR Caritas Communities, you may upload a copy of your Lease. If your landlord is someone else, you must upload one of the other documents listed above to complete your application.	<u><b>Income at or below 40% AMI:</b></u> Proof of household income. You will be required to submit one of the following: A copy of your 2020 or 2021 Tax Returns OR a copy of your SNAP approval letter from 2021 or 2022 OR a copy of your approval for Transitional Aid to Families with Dependent Children (TAFDC) OR a copy of your approval for Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) OR IF your landlord is the Arlington Housing Authority OR the Housing Corporation of Arlington OR Caritas Communities, you may upload a copy of your Lease. If your landlord is someone else, you must upload one of the other documents listed above to complete your application.
<u><b>Income above 40% AMI:</b></u> <b>Proof of household income.</b> The Program Certification Application outlines these requirements. The documentation you will be required to submit may include 2020 or 2021 tax transcripts and supporting documentation (1040s, W-2, 1099s etc), pay stubs, social security statements, pension statements, child support payments, dividends and interest from investments, unemployment earnings, court orders outlining child support/alimony etc. AND <b>Proof of a Covid-19 financial impact.</b> You will be required to submit documentation, such as: a letter from your employer verifying that you were terminated or had decreased pay for an extended period; an Unemployment Benefits Statement; a hospital bill for Covid 19-related treatment; profit and loss statements for self-employed individuals; or other documentation is requested.	<u><b>Income above 40% AMI:</b></u> <b>Proof of household income.</b> The Program Certification Application outlines these requirements. The documentation you will be required to submit the may include 2020 or 2021 tax transcripts and supporting documentation (1040s, W-2, 1099s etc), pay stubs, social security statements, pension statements, child support payments, dividends and interest from investments, unemployment earnings, court orders outlining child support/alimony etc. AND <b>Proof of a Covid-19 financial impact.</b> You will be required to submit documentation, such as: a letter from your employer verifying that you were terminated or had decreased pay for an extended period; an Unemployment Benefits Statement; a hospital bill for Covid 19-related treatment; profit and loss statements for self-employed individuals; or other documentation is requested.

Your application cannot be considered without submission of the backup documentation requested. The Town is committed to your privacy, and will only share your information with our certification specialist as needed for the administration of this program. Please note, you will be asked for permission to verify your information.

**12. I own a rental property in Arlington. Is this property eligible for mortgage assistance?**

No. Those applying for mortgage assistance are advised that mortgage assistance is restricted to owner-occupied properties. Applications cannot be submitted by landlords on behalf of tenants, but landlords are encouraged to share the application with their tenants.

**13. Do I need to let my landlord/loan servicer know I am applying for rental assistance?**

If you are selected to receive rental or mortgage assistance, the Town will contact your landlord, property manager, or loan servicer. Applicants are encouraged to notify their landlord/loan servicers that they have applied. Landlords and loan servicers will be required to submit a completed form W-9 in order to receive payment from the Town of Arlington.

**14. What if I submit materials after the deadline?**

Due to the high volume of applications expected, we cannot offer applicants additional time to submit materials. It is the applicant's responsibility to submit the completed application form and additional application materials within the stated time frames. Delayed submission will move your application to the bottom of the list for consideration for assistance. Failure to provide accurate information will result in your removal from the program.

**15. Am I eligible if I'm an immigrant? Is this assistance included in the public charge rule?**

We do not collect information about immigration status. Immigration status does not affect eligibility for this program. The type of assistance available through the Arlington Housing Stability Program is not included in the public charge determination.

**16. Am I eligible for assistance if I live with roommates?**

Yes, as long as you are eligible based on the criteria in Question 1, you are eligible for this program. See Question 6 to determine your household size. Please note that you are only eligible for the amount of rent that you are responsible for paying each month. The amount you are eligible for cannot exceed the actual amount you pay per month, and cannot exceed an amount proportional to the number of residents in the unit, if the lease is shared. For example, if you, a one-person household, split a \$2,000 per-month lease with one other person, the most you are eligible to receive per month is \$1,000.

**17. Why do you need to know if I live in public housing or receive a Section 8 voucher?**

Living in public housing or receiving a Section 8 voucher does not impact your eligibility. We may require different documentation of rent when we process your application. If you live in public housing or receive a Section 8 voucher, and you have experienced a loss of income, you should consider asking your landlord or voucher sponsor about a re-certification of income. This could reduce the amount of rent that you are responsible for paying.

**18. What do I do if I'm being evicted for non-payment of rent?**

If you are being evicted for non-payment of rent, you should contact Greater Boston Legal Services at 617-603-1807 or an attorney immediately.

**19. Who should I contact if I am homeless?**

If you are homeless, please contact the [Somerville Homeless Coalition](#) which offers a range of services for homeless and near homeless families and individuals. The Somerville Homeless Coalition can be reached at 617-623-6111.

**20. Why are you asking about my race and ethnicity?**

We collect this information for data collection purposes only. Your race and ethnicity do not impact your eligibility for rental assistance or your likelihood of being selected. We use the aggregate data to ensure that our program is accessible to everyone in our community.

**21. Will there be more funding available later? Will I be eligible for future programs?**

There is currently no funding available to fund this program after this round of assistance. If funding becomes available and the program runs again, the Town reserves the right to change the eligibility criteria, amount of assistance, and other aspects of the program.

**22. Can the grant be used for expenses besides rent or mortgage payments?**

No. Only housing costs including rent and mortgage are eligible. Other housing costs, such as condo fees, escrowed insurance or taxes, lines of credit, utilities, or second mortgages are excluded from this program.